

Appendix A
CONSUMER HOUSEHOLD RISK IDENTIFICATION

Risk profile	Average unemployment rate	Exemplary occupations	Percentage total workers	Total workers
High	9.6%	Cleaners, laborers, construction, service industry	32.7%	29 Million
Medium	5.1%	Transportation, sales, clerical administrative	36.8%	33 Million
Low	2.7%	Repair, executives, professionals	30.5%	27 Million

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Appendix B
EXEMPLARY RISK RATING CALCULATIONS

Occupation	Household unemployment risk	Household risk intolerance	Risk score
Retail sales clerk	High	High	Very strong
Bank teller	High	Moderate	Strong
White collar manager	Low	Moderate	Moderate
Lawyer	Low	Low	Low

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Appendix C, Consumer One

month	monthly fee	IRA benefit	savings contrib's	savings balance
1	30	0	150	280.58
2	30	0	150	278.13
3	30	0	150	275.72
4	30	0	150	273.34
5	30	0	150	270.97
6	30	0	150	268.62
7	30	0	150	266.30
8	30	0	150	263.99
9	30	0	150	261.71
10	30	0	150	259.44
11	30	0	150	257.19
12	30	0	150	254.97
13	30	0	150	252.78
14	30	0	150	250.57
15	30	0	150	248.40
16	30	0	150	246.25
17	30	0	150	244.12
18	30	0	150	242.00
19	30	0	150	239.91
20	30	0	150	237.83
21	30	0	150	235.77
22	30	0	150	233.73
23	30	0	150	231.71
24	30	0	150	229.70
25	30	0	150	227.71
26	30	0	150	225.74
27	30	0	150	223.78
28	30	0	150	221.85
29	30	0	150	219.93
30	30	0	150	218.02
31	30	0	150	216.13
32	30	0	150	214.28
33	30	0	150	212.41
34	30	0	150	210.57
35	30	0	150	208.74
36	30	0	150	206.94
37	30	0	150	205.14
38	30	0	150	203.37
39	30	0	150	201.61
40	30	0	150	199.86
41	30	0	150	198.13
42	30	0	150	196.42
43	30	0	150	194.71
44	30	0	150	193.03
45	30	0	150	191.36
46	30	0	150	189.70
47	30	0	150	188.06
48	30	0	150	186.43
49	30	0	150	184.82
50	30	0	150	183.21
51	30	0	150	181.63
52	30	0	150	180.06
53	30	0	150	178.50
54	30	0	150	176.95
55	30	0	150	175.42
56	30	0	150	173.90
57	30	0	150	172.39
58	30	0	150	170.90
59	30	0	150	169.42
60	30	0	150	167.95
61	30	0	150	166.50
62	30	0	150	165.06
63	30	0	150	163.63
64	30	0	150	162.21
65	30	0	150	160.81
66	30	0	150	159.42
67	30	0	150	158.03
68	30	0	150	156.67
69	30	0	150	155.31
70	30	0	150	153.96
71	30	0	150	152.63
72	30	0	150	151.31
totals	2,160	-	10,800	15,078

month	monthly fee	IRA benefit	savings contrib's	savings balance
1	0	0	180	374.75
2	0	0	180	370.95
3	0	0	180	367.19
4	0	0	180	363.47
5	0	0	180	359.79
6	0	0	180	356.15
7	0	0	180	352.54
8	0	0	180	348.98
9	0	0	180	345.43
10	0	0	180	341.93
11	0	0	180	338.46
12	0	0	180	335.03
13	0	0	180	331.64
14	0	0	180	328.28
15	0	0	180	324.95
16	0	0	180	321.66
17	0	0	180	318.40
18	0	0	180	315.17
19	0	0	180	311.96
20	0	0	180	308.82
21	0	0	180	305.69
22	0	0	180	302.59
23	0	0	180	299.52
24	0	0	180	296.49
25	0	0	180	293.49
26	0	0	180	290.51
27	0	0	180	287.57
28	0	0	180	284.65
29	0	0	180	281.77
30	0	0	180	278.91
31	0	0	180	276.09
32	0	0	180	273.29
33	0	0	180	270.52
34	0	0	180	267.78
35	0	0	180	265.07
36	0	0	180	262.38
37	0	0	180	259.72
38	0	0	180	257.09
39	0	0	180	254.48
40	0	0	180	251.91
41	0	0	180	249.35
42	0	0	180	246.83
43	0	0	180	244.33
44	0	0	180	241.85
45	0	0	180	239.40
46	0	0	180	236.97
47	0	0	180	234.57
48	0	0	180	232.18
49	0	0	180	229.84
50	0	0	180	227.51
51	0	0	180	225.21
52	0	0	180	222.93
53	0	0	180	220.67
54	0	0	180	218.43
55	0	0	180	216.22
56	0	0	180	214.03
57	0	0	180	211.86
58	0	0	180	209.71
59	0	0	180	207.69
60	0	0	180	205.68
61	0	0	180	203.40
62	0	0	180	201.34
63	0	0	180	199.30
64	0	0	180	197.28
65	0	0	180	195.28
66	0	0	180	193.30
67	0	0	180	191.34
68	0	0	180	189.40
69	0	0	180	187.48
70	0	0	180	185.58
71	0	0	180	183.70
72	0	0	180	181.84
totals	-	-	12,960	19,219

Appendix C, Consumer Two

month	monthly fee	R/R benefit	savings contrib's	savings balance
1	30	0	150	280.56
2	30	0	150	278.13
3	30	0	150	275.72
4	30	0	150	273.34
5	30	0	150	270.97
6	30	0	150	268.62
7	0	750	150	268.30
8	0	750	150	263.89
9	0	750	150	261.71
10	0	750	150	259.44
11	0	750	150	257.19
12	0	750	150	254.97
13	30	0	150	252.78
14	30	0	150	250.57
15	30	0	150	248.40
16	30	0	150	246.25
17	30	0	150	244.12
18	30	0	150	242.00
19	30	0	150	239.91
20	30	0	150	237.83
21	30	0	150	235.77
22	30	0	150	233.73
23	30	0	150	231.71
24	30	0	150	229.70
25	30	0	150	227.71
26	30	0	150	225.74
27	30	0	150	223.78
28	30	0	150	221.85
29	30	0	150	219.93
30	30	0	150	218.02
31	30	0	150	216.13
32	30	0	150	214.26
33	30	0	150	212.41
34	30	0	150	210.57
35	30	0	150	208.74
36	30	0	150	206.94
37	30	0	150	205.14
38	30	0	150	203.37
39	30	0	150	201.61
40	30	0	150	199.86
41	30	0	150	198.13
42	30	0	150	196.42
43	0	750	150	194.71
44	0	750	150	193.03
45	0	750	150	191.36
46	0	750	150	189.70
47	0	750	150	188.06
48	0	750	150	186.43
49	30	0	150	184.82
50	30	0	150	183.21
51	30	0	150	181.63
52	30	0	150	180.06
53	30	0	150	178.50
54	30	0	150	176.95
55	30	0	150	175.42
56	30	0	150	173.90
57	30	0	150	172.39
58	30	0	150	170.90
59	30	0	150	169.42
60	30	0	150	167.95
61	30	0	150	166.50
62	30	0	150	165.06
63	30	0	150	163.63
64	30	0	150	162.21
65	30	0	150	160.81
66	30	0	150	159.42
67	30	0	150	158.03
68	30	0	150	156.67
69	30	0	150	155.31
70	30	0	150	153.96
71	30	0	150	152.63
72	30	0	150	151.31
totals	1,800	9,000	10,800	15,078

month	monthly fee	R/R benefit	savings contrib's	savings balance
1	0	0	180	241.22
2	0	0	180	240.24
3	0	0	180	239.26
4	0	0	180	238.29
5	0	0	180	237.33
6	0	0	180	236.36
7	0	0	150	196.17
8	0	0	150	195.37
9	0	0	150	194.58
10	0	0	150	193.79
11	0	0	150	193.01
12	0	0	150	192.22
13	0	0	180	229.73
14	0	0	180	228.80
15	0	0	180	227.87
16	0	0	180	226.95
17	0	0	180	226.02
18	0	0	180	225.11
19	0	0	180	224.19
20	0	0	180	223.28
21	0	0	180	222.36
22	0	0	180	221.48
23	0	0	180	220.58
24	0	0	180	219.68
25	0	0	180	218.79
26	0	0	180	217.90
27	0	0	180	217.02
28	0	0	180	216.14
29	0	0	180	215.25
30	0	0	180	214.37
31	0	0	180	213.52
32	0	0	180	212.65
33	0	0	180	211.79
34	0	0	180	210.93
35	0	0	180	210.07
36	0	0	180	209.22
37	0	0	180	208.37
38	0	0	180	207.53
39	0	0	180	206.68
40	0	0	180	205.85
41	0	0	180	205.01
42	0	0	180	204.18
43	0	0	150	169.46
44	0	0	150	168.77
45	0	0	150	168.09
46	0	0	150	167.40
47	0	0	150	166.73
48	0	0	150	166.05
49	0	0	180	198.45
50	0	0	180	197.64
51	0	0	180	196.84
52	0	0	180	196.04
53	0	0	180	195.25
54	0	0	180	194.46
55	0	0	180	193.67
56	0	0	180	192.88
57	0	0	180	192.10
58	0	0	180	191.32
59	0	0	180	190.54
60	0	0	180	189.77
61	0	0	180	189.00
62	0	0	180	188.23
63	0	0	180	187.47
64	0	0	180	186.71
65	0	0	180	185.95
66	0	0	180	185.20
67	0	0	180	184.45
68	0	0	180	183.70
69	0	0	180	182.95
70	0	0	180	182.21
71	0	0	180	181.47
72	0	0	180	180.73
totals			12,600	14,853

Appendix C, Consumer Three

month	monthly fee	IUI benefit	savings contrib's 10,000	savings balance 5,314.41
1	30	0	0	-
2	30	0	0	-
3	30	0	0	-
4	30	0	0	-
5	30	0	0	-
6	30	0	0	-
7	0	750	0	-
8	0	750	0	-
9	0	750	0	-
10	0	750	0	-
11	0	750	0	-
12	0	750	0	-
13	30	0	0	-
14	30	0	0	-
15	30	0	0	-
16	30	0	0	-
17	30	0	0	-
18	30	0	0	-
19	30	0	0	-
20	30	0	0	-
21	30	0	0	-
22	30	0	0	-
23	30	0	0	-
24	30	0	0	-
25	30	0	0	-
26	30	0	0	-
27	30	0	0	-
28	30	0	0	-
29	30	0	0	-
30	30	0	0	-
31	30	0	0	-
32	30	0	0	-
33	30	0	0	-
34	30	0	0	-
35	30	0	0	-
36	30	0	0	-
37	30	0	0	-
38	30	0	0	-
39	30	0	0	-
40	30	0	0	-
41	30	0	0	-
42	30	0	0	-
43	0	750	0	-
44	0	750	0	-
45	0	750	0	-
46	0	750	0	-
47	0	750	0	-
48	0	750	0	-
49	30	0	0	-
50	30	0	0	-
51	30	0	0	-
52	30	0	0	-
53	30	0	0	-
54	30	0	0	-
55	30	0	0	-
56	30	0	0	-
57	30	0	0	-
58	30	0	0	-
59	30	0	0	-
60	30	0	0	-
61	30	0	0	-
62	30	0	0	-
63	30	0	0	-
64	30	0	0	-
65	30	0	0	-
66	30	0	0	-
67	30	0	0	-
68	30	0	0	-
69	30	0	0	-
70	30	0	0	-
71	30	0	0	-
72	30	0	0	-
totals	1,800	9,000	10,000	10,000

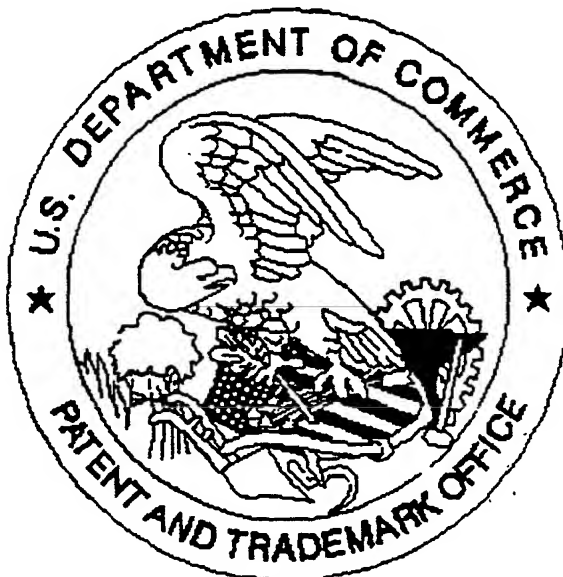
month	monthly fee	IUI benefit	savings contrib's 10,030	savings balance 6,081.74
1	0	0	0	-
2	0	0	0	-
3	0	0	30	18.32
4	0	0	30	18.45
5	0	0	30	18.57
6	0	0	30	18.70
7	0	0	30	18.83
8	0	0	0	-
9	0	0	0	-
10	0	0	0	-
11	0	0	0	-
12	0	0	0	-
13	0	0	0	-
14	0	0	30	19.77
15	0	0	30	19.91
16	0	0	30	20.05
17	0	0	30	20.19
18	0	0	30	20.33
19	0	0	30	20.47
20	0	0	30	20.61
21	0	0	30	20.76
22	0	0	30	20.90
23	0	0	30	21.05
24	0	0	30	21.20
25	0	0	30	21.34
26	0	0	30	21.49
27	0	0	30	21.64
28	0	0	30	21.79
29	0	0	30	21.94
30	0	0	30	22.10
31	0	0	30	22.25
32	0	0	30	22.41
33	0	0	30	22.56
34	0	0	30	22.72
35	0	0	30	22.88
36	0	0	30	23.04
37	0	0	30	23.20
38	0	0	30	23.36
39	0	0	30	23.52
40	0	0	30	23.69
41	0	0	30	23.85
42	0	0	30	24.02
43	0	0	0	24.19
44	0	0	0	-
45	0	0	0	-
46	0	0	0	-
47	0	0	0	-
48	0	0	0	-
49	0	0	0	-
50	0	0	30	25.38
51	0	0	30	25.57
52	0	0	30	25.75
53	0	0	30	25.93
54	0	0	30	26.11
55	0	0	30	26.29
56	0	0	30	26.47
57	0	0	30	26.66
58	0	0	30	26.84
59	0	0	30	27.03
60	0	0	30	27.22
61	0	0	30	27.41
62	0	0	30	27.60
63	0	0	30	27.79
64	0	0	30	27.99
65	0	0	30	28.18
66	0	0	30	28.38
67	0	0	30	28.58
68	0	0	30	28.77
69	0	0	30	28.96
70	0	0	30	29.16
71	0	0	30	29.36
72	0	0	30	29.59
totals	-	-	11,800	7,493

Appendix C, Consumer Four

month	monthly fee	UI benefit	savings contrib's 10,000	savings balance
1	30	0	0	5,314.41
2	30	0	0	-
3	30	0	0	-
4	30	0	0	-
5	30	0	0	-
6	30	0	0	-
7	0	750	0	-
8	0	750	0	-
9	0	750	0	-
10	0	750	0	-
11	0	750	0	-
12	0	750	0	-
13	30	0	0	-
14	30	0	0	-
15	30	0	0	-
16	30	0	0	-
17	30	0	0	-
18	30	0	0	-
19	30	0	0	-
20	30	0	0	-
21	30	0	0	-
22	30	0	0	-
23	30	0	0	-
24	30	0	0	-
25	30	0	0	-
26	30	0	0	-
27	30	0	0	-
28	30	0	0	-
29	30	0	0	-
30	30	0	0	-
31	30	0	0	-
32	30	0	0	-
33	30	0	0	-
34	30	0	0	-
35	30	0	0	-
36	30	0	0	-
37	30	0	0	-
38	30	0	0	-
39	30	0	0	-
40	30	0	0	-
41	30	0	0	-
42	30	0	0	-
43	0	750	0	-
44	0	750	0	-
45	0	750	0	-
46	0	750	0	-
47	0	750	0	-
48	0	750	0	-
49	30	0	0	-
50	30	0	0	-
51	30	0	0	-
52	30	0	0	-
53	30	0	0	-
54	30	0	0	-
55	30	0	0	-
56	30	0	0	-
57	30	0	0	-
58	30	0	0	-
59	30	0	0	-
60	30	0	0	-
61	30	0	0	-
62	30	0	0	-
63	30	0	0	-
64	30	0	0	-
65	30	0	0	-
66	30	0	0	-
67	30	0	0	-
68	30	0	0	-
69	30	0	0	-
70	30	0	0	-
71	30	0	0	-
72	30	0	0	-
totals	1,800	9,000	10,000	10,000

month	monthly fee	UI benefit	savings contrib's 10,030	savings balance
1	0	0	0	13,441.16
2	0	0	30	40.04
3	0	0	30	39.88
4	0	0	30	39.72
5	0	0	30	39.56
6	0	0	30	39.39
7	0	0	0	-
8	0	0	0	-
9	0	0	0	-
10	0	0	0	-
11	0	0	0	-
12	0	0	0	-
13	0	0	30	38.29
14	0	0	30	38.13
15	0	0	30	37.98
16	0	0	30	37.82
17	0	0	30	37.67
18	0	0	30	37.62
19	0	0	30	37.37
20	0	0	30	37.21
21	0	0	30	37.06
22	0	0	30	36.81
23	0	0	30	36.76
24	0	0	30	36.61
25	0	0	30	36.47
26	0	0	30	36.32
27	0	0	30	36.17
28	0	0	30	36.02
29	0	0	30	35.88
30	0	0	30	35.73
31	0	0	30	35.59
32	0	0	30	35.44
33	0	0	30	35.30
34	0	0	30	35.15
35	0	0	30	35.01
36	0	0	30	34.87
37	0	0	30	34.73
38	0	0	30	34.59
39	0	0	30	34.45
40	0	0	30	34.31
41	0	0	30	34.17
42	0	0	30	34.03
43	0	0	0	-
44	0	0	0	-
45	0	0	0	-
46	0	0	0	-
47	0	0	0	-
48	0	0	0	-
49	0	0	30	33.09
50	0	0	30	32.94
51	0	0	30	32.81
52	0	0	30	32.67
53	0	0	30	32.54
54	0	0	30	32.41
55	0	0	30	32.28
56	0	0	30	32.15
57	0	0	30	32.02
58	0	0	30	31.89
59	0	0	30	31.76
60	0	0	30	31.63
61	0	0	30	31.50
62	0	0	30	31.37
63	0	0	30	31.24
64	0	0	30	31.12
65	0	0	30	30.99
66	0	0	30	30.87
67	0	0	30	30.74
68	0	0	30	30.62
69	0	0	30	30.48
70	0	0	30	30.37
71	0	0	30	30.24
72	0	0	30	30.12
totals	-	-	11,800	15,461

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The Appendix is pages 31-36 of the specification